3/12/13 11:53:22 DESOTO COUNTY, MS W.E. DAVIS, CH CLERK

NOTICE OF SALE BY SUBSTITUTE TRUSTEE

WHEREAS, William Patrick Bomar and Melodie R. Bomar executed a Deed of Trust dated February 26, 2008 to J. Patrick Caldwell, Trustee for BancorpSouth Bank, said Deed of Trust appearing of record in Trust Deed Book 2861, Page 770, Office of the Chancery Clerk, DeSoto County, Mississippi.

WHEREAS, the aforesaid BancorpSouth Bank, the holder of said Deed of Trust and the Note secured thereby, substituted Gary P. Snyder, as Trustee therein, as authorized by the terms thereof, by instrument dated February 26, 2013 and recorded in the Office of the Chancery Clerk of DeSoto County, Mississippi, in Trust Deed Book 3593, Page 226.

WHEREAS, William Patrick Bomar and Melodie R. Bomar executed a Deed of Trust dated March 31, 2011 to J. Patrick Caldwell, Trustee for BancorpSouth Bank, said Deed of Trust appearing of record in Trust Deed Book 3296, Page 93, Office of the Chancery Clerk, DeSoto County, Mississippi.

WHEREAS, the aforesaid BancorpSouth Bank, the holder of said Deed of Trust and the Note secured thereby, substituted Gary P. Snyder, as Trustee therein, as authorized by the terms thereof, by instrument dated February 26, 2013 and recorded in the Office of the Chancery Clerk of DeSoto County, Mississippi, in Trust Deed Book 3593, Page 225.

WHEREAS, default having been made in the terms and conditions of said Deeds of Trust and the entire debt secured thereby, having been declared to be due and payable in accordance with the terms of said Deeds of Trust, and the legal holder of said indebtedness, BancorpSouth Bank, having requested the undersigned Substitute Trustee to execute the trust and sell said land and property in accordance with the terms of said Deeds of Trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substitute Trustee's fees and expenses of sale.

NOW, THEREFORE, I, Gary P. Snyder, Substitute Trustee in said Deeds of Trust, will, on the 17th day of April, 2013, offer for sale and will sell at public outcry, to the highest bidder for cash, within legal hours (being between the hours of 11 A.M. and 4 P.M.) at the East front door of the County Courthouse at Hernando, County of DeSoto, Mississippi, the following described property lying and being situated in the County of DeSoto, Mississippi.

Lot 2, Shady Lane Subdivision, situated in Section 28, Township 1 South, Range 6 West, City of Olive Branch, DeSoto County, Mississippi, as per Plat recorded in Plat Book 54, Page 47, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

4-17-13

{OB010907.1}

I WILL CONVEY only such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 8 day of march, 2013.

Gary P. Snyder, Substitute Trustee

Jones, Walker, Waechter, Poitevent, Carrère &

Denègre, L.L.P. P.O. Box 1456

Olive Branch, MS 38654

662-895-2996

Publish: March 26, 2013; April 2, 2013; April 9, 2013 and April 16, 2013.

3/26/13 3:21:51 DESOTO COUNTY, MS W.E. DAVIS, CH CLERK

NOTICE OF SUBSTITUTED TRUSTEE'S SALE

STATE OF MIS	SSISSIPPI)
COUNTY OF	DESOTO	í

WHEREAS, on March 31, 2013, Marcus Q. Smith executed a promissory note payable to the order of WCS Lending, LLC; and

WHEREAS, the aforesaid promissory note was secured by a Deed of Trust dated March 31, 2013, executed by Marcus Q. Smith and being recorded in Book 3153 at Page 655of the records of the Chancery Clerk of DeSoto County, Mississippi; and which aforesaid Instrument conveys to The Security Title, Trustee and to Mortgage Electronic Registration Systems, Inc. solely as nominee for WCS Lending, LLC., as Beneficiary, the hereinafter described property; and

WHEREAS, said Deed of Trust was assigned to Wells Fargo Bank, N.A. by an Assignment filed of record on July 11, 2012 and recorded in Book 3465 at Page 706 in the office of the Clerk of the Chancery Court of DeSoto County, Mississippi; and

WHEREAS, Wells Fargo Bank, NA, having executed a Substitution of Trustee to substitute Floyd Healy as trustee in the place and stead of The Security Title Company, the same having been recorded in Book 3579 at Page 505 of the records of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, default having occurred under the terms and conditions of said promissory note and Deed of Trust and the holder having declared the entire balance due and payable; and

WHEREAS, Floyd Healy, Substituted Trustee in said Deed of Trust will on the 17th day of April, 2013, between the hours of 11:00 a.m. and 4:00 p.m., offer for sale and will sell at public outcry to the highest bidder for cash at the East front door of the DeSoto County Courthouse, located at 2535 Highway 51 South in Hernando, Mississippi, the following described property located and situated in COUNTY County, Mississippi, to wit:

LOT 20, SPENCE PROPERTY P.U.D., AREA A, situated in Section 29, Township 1 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 82, Pages 21-22, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

Indexing Instructions: Lot 20, Spence Property PUD, Area A, Section 29, T1S, R7W, Desoto County, MS

More commonly known as: 1436 North Arcastle Loop, Southaven, MS 38671

Subject to the rights of way and easement for public roads and public utilities, and to any prior conveyance or reservation of mineral of every kind and character, including but not limited to oil, gas, sand and gravel in or under subject property.

As the undersigned Substituted Trustee, I will convey only such title as is vested in me under said Deed of Trust.

4-17-13

This 19 day of 12 day, 2013.

Prepared by: Floyd Healy 1405 N. Pierce, Suite 306 Little Rock, Arkansas 72207 Floyd Healy Substituted Trustee

Insertion Dates:

March 26, 2013; April 2, 2013; April 9, 2013; and April 16, 2013